

## Ratio Review

Friendship Bridge - Guatemala

Ratios

30-Apr-07

<u>Category</u>	<u>January</u>	<u>February</u>	<u>March</u>	<b>Best Practice*</b> <u>April FB Goal**</u>
<i>Outreach</i>				
Active Clients	9,125	10,112	11,413	11,942 <b>16,000**</b>
Percent growth in clients		11%	25%	31% <b>29%</b>
Loan Portfolio	\$1,789,830	\$1,996,038	\$2,251,985	\$2,201,485 <b>\$3,3092mm</b>
Percent growth in portfolio		12%	26%	23% <b>33%**</b>
<i>Sustainability/Profitability</i>				
Op Sustainability	83.00%	124.46%	157.71%	190.34% <b>116.0%*</b>
Return on Assets	-0.64%	0.54%	1.16%	1.39% <b>1.4%*</b>
Return of Equity *****	-12%	11%	24%	33% <b>5%*</b>
<i>Asset Management</i>				
Yield on Portfolio	3.4%	3.0%	3.2%	3.3% <b>2.49%/mo*</b>
Portfolio/Total Assets	91.58%	91.38%	99.76%	87.69% <b>79.0%*</b>
Liquidity ratio	388.33%	384.02%	24.64%	351.78% <b>8.5%*</b>
<i>Portfolio Quality</i>				
Portfolio at risk >30 days	3.6%	1.6%	3.0%	4.5% <b>2.8%*</b>
Risk Coverage	84.68%	183.48%	98.35%	66.81% <b>101.0%*</b>
<i>Rate of Portfolio Write-off</i>				
<i>Efficiency</i>				
Operating Expense Ratio	4.1%	2.4%	2.0%	1.8% <b>1.78%/monthly*</b>
Cost per client	\$62.16	\$35.55	\$29.93	\$24.63
Total Personnel	45	45	45	45
Loan officers to personnel	60.00%	60.00%	60.00%	60.00% <b>&gt;50.0%**</b>
Loan Officer Productivity	338	375	423	442
Personnel Productivity	203	225	254	265